



CONSUMER TIPS

Purchasing a Car

When should you expect to receive the title?

In Indiana

Car dealers, and individuals you have purchased a vehicle from are required to deliver the title to you*:

- **at the time of sale or delivery, or**
- **within 21 days after the date of the sale** (if the party from whom you have purchased your vehicle is a licensed car dealer and cannot deliver the title at the time of sale, the dealer is required to provide you with a 21-day affidavit, stating that he or she will deliver the title for the vehicle within 21 days from the date of the affidavit).

*Assumes the buyer has made all agreed upon initial payments, and/or delivery of the trade vehicle

Title non-delivery – What to do if you do not receive the title within 21 days?

- Write the dealer and demand delivery of the title. The law requires you to take this step to demand delivery.
- After receipt of your written demand, the dealer has an **additional 10 days** to provide the title.
- If the dealer does not deliver the title within this timeframe, you have the right to return the vehicle. *The vehicle must be in the same or similar condition as you purchased it.*

Upon return, the dealer is required provide you with a refund of:

- the purchase price, plus tax
- finance expenses
- insurance expenses
- any other amount paid by you to the dealer.

What should you do if you do not receive title after making your written demand?

- **Contact the Bureau of Motor Vehicles Legal Help Desk, 317-232-2859.**
If you paid \$2,500 or less, the Bureau may be able to give you a title. If you paid more than \$2,500, you will need a court order to obtain the title.
- If you purchased from a dealer, file a complaint with the **Bureau of Motor Vehicle's Dealer Division, 317-591-5304** or download a complaint form at <http://www.in.gov/bmv/forms/>
- File a complaint with the **Attorney General's Office, Consumer Protection Division, 1-800-382-5516** or download a complaint form at www.in.gov/attorneygeneral
- Seek the advice of a private attorney.